

In the specification:

Please amend the paragraph beginning on page 1, line 8, as follows:

This application is a division of co-pending U.S. application Serial No. 09/441,107, filed November 16, 1999, which is a continuation of US application serial number 09/244,784 filed February 5, 1999, now ~~allowed and pending issuance~~ U.S. Pat. No. 6,012,039, which is a continuation-in-part of US application serial number ~~07/705,399~~ 08/705,399, filed on August 29, 1996 now US Patent No. 5,870,723, which is a continuation-in-part of US application serial No. 08/442,895 filed on May 17, 1995 now US Patent No. 5,613,012 which is a continuation-in-part of US application serial No. 08/345,523, filed on November 28, 1994, now US Patent No. 5,615,277.

Please amend the paragraph beginning on page 15, line 24, as follows:

An embodiment of the tokenless biometric scrip transactions is characterized by identifying the Scrip Supporter using the Scrip Supporter's bid biometric sample **62** that is submitted through a PDA **1**. The PDA **1** is preferably directly connected via dial-up, leased lines or wireless modem **56** to the Internet **18**. Alternatively, a bid biometric sample is submitted or through a PDA **1** in an intranet **58** or through a PDA **1** ~~incorporated~~ incorporated to any terminal such as an electronic cash register, a desktop personal computer, a notebook computer, or a public terminal or kiosk such as an Automated Teller Machine (ATM). In a preferred embodiment, the Scrip Supporter is identified through biometrics while participating entities **28** such as scrip merchants or non-profit beneficiaries are identified through the verification of a digital certificate issued by an authorized certifying authority.